**Patent** 

Patent App. Ser. No. 09/886,919 Attorney Docket No. G10.002

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: MUNOZ et al.

Application Serial No.: 09/886,919

Filing Date: June 21, 2001

METHOD AND APPARATUS FOR For:

**EVALUATING AN APPLICATION** FOR A FINANCIAL PRODUCT

Group Art Unit: 3624

Examiner: Daniel S. Felten

AMENDMENT AND RESPONSE

to the Final Office Action **Mailed July 25, 2003** 

RECEIVED

Docket No.: G10.002

DEC 2 9 2003

Buckley, Maschoff & Talwalkar LLGROUP 3600

5 Elm Street

New Canaan, CT 06840

(203) 972-0006

## **CERTIFICATE OF MAILING UNDER 37 CFR 1.8**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: MS RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on December 17, 2003.

Dated: December 17, 2003

MS RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed July 25, 2003, Applicants respectfully request entry of the following amendments into the above identified application and consideration of the following remarks. This response is submitted in conjunction with a Request for Continued Examination (RCE) pursuant to 37 C.F.R. §1.114, and is believed in compliance with 37 C.F.R. §1.111.

Immediately following is a detailed listing of all claims that are, or were, presented in the application. A status identifier is provided for every claim and the current text of every claim is displayed, unless the claim has been cancelled. Current amendments to the claims are shown in the detailed listing by strikethrough or double-brackets (for deletions) or underlining (for additions).